

ALABAMA - NET MINI-CODE LOAN NOTE AND SECURITY AGREEMENT

EXHIBIT

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LOAN DATE 04/25/2008	ACCOUNT NUMBER 745	CONTRACT NUMBER	CERTIFICATE #
DEBTOR AND CO-DEBTOR (YOU AND YOUR) Lorene McThee		CREDITOR/LENDER (FIRST BENEFICIARY) The Money Mart, Inc. PO Box 219 Thorsby, AL 35171	

INSURANCE: Credit Life and Disability Insurance are not required to obtain this loan and will not be provided unless You sign below and agree to the additional cost.

TYPE	LIFE INS. TYPE	TERM OF INS.	PREMIUM	SIGNATURE FOR VOLUNTARY INSURANCE	AGE	DATE
Single Credit Life Insurance	XX LEVEL DEPR	30 mos.	\$ 76.21	I want single credit life insurance. <i>Lorene McThee</i>	61	04/25/2008
Joint Credit Life Insurance	LEVEL DEPR	0 mos.	\$ 0.00	I do not want joint credit life insurance.	0	
Single Disability Insurance		0 mos.	\$ 0.00	I want disability insurance.	0	

Total Disability Insurance Coverage is available only on Primary Debtor for a maximum of 60 Monthly Total Disability Benefits with a life decreasing term coverage. Benefits are payable after a WAITING PERIOD of (select one):
☐ 7 DAYS and are RETROACTIVE
☐ 0 DAYS and are RETROACTIVE
 The Monthly Disability Benefit is \$ 0.00

INITIAL AMOUNT OF LIFE INSURANCE
\$ 3,631.01

SECOND BENEFICIARY (Estate - if none named)

CANCELLATION OPTION: If You desire to do so You may, without penalty or obligation, within thirty days from the date set forth above, cancel, all but not part of, the above credit insurance coverages by returning all credit insurance certificates received in connection with this loan to the office where the loan was made. Upon cancellation, a full refund of all the above credit insurance premiums and premiums cost will be made.

NO LIABILITY INSURANCE FOR BODILY INJURY OR DAMAGE TO PROPERTY OF OTHERS IS PROVIDED BY THIS CONTRACT. Therefore, insurance under this contract will not fulfill the obligation of the Borrower(s) to maintain liability insurance imposed upon the Borrower(s) under the Financial Responsibility Laws of any state. The Borrower(s) will provide insurance against loss of or damage to the property as the Lender may reasonably require if the amount financed, less any charges for insurance, is \$300.00 or more and the value of the property is \$300.00 or more. Property insurance may be obtained from anyone You choose or it may be furnished through an existing policy owned or independently obtained by You. If You get the insurance from Us, the cost will be:

Credit Property Insurance Level Term	Insured	Amount \$	0.00	I We Want Credit Property Insurance
Premium \$ 0.00	Term 0 mos.	Amount \$	0.00	
Other Insurance	Insured	Amount \$	0.00	I We Want Insurance
Premium \$ 0.00	Term 0 mos.	Amount \$	0.00	
Motor Vehicle Insurance FOR LENDER'S INTEREST	Insured	Amount \$	0.00	I We Want Motor Vehicle Insurance
Limited Physical Damage	Insured	Amount \$	0.00	Limited Physical Damage Coverage
Premium \$ 0.00	Term 0 mos.	Amount \$	0.00	
Motor Vehicle Single Interest FOR LENDER'S INTEREST	Insured	Amount \$	1,775.00	I We Want Motor Vehicle Single Interest Insurance
Premium \$ 160.00	Term 12 mos.	Amount \$	1,775.00	

If within fifteen (15) days Debtor has Lender made loss payee on a dual interest motor vehicle casualty policy, all motor vehicle casualty premiums and premiums cost will be refunded. If permitted by law, the agent or agency which places any of the insurance may receive a commission on the purchase of insurance.

FEDERAL DISCLOSURE STATEMENT

LATE CHARGE: If a payment is 10 days or more late, You may be charged \$ 0.00 or 0.05 % of the amount of the payment in default, whichever is greater, but not to exceed \$ 30.00.
Prepayment: If You pay off early, You may be entitled to a refund of part of the finance charge, and you will not have to pay a penalty.

Filing Fees \$ 0.00 Non-Filing Insurance \$ 0.00

SECURITY: You are giving a security interest in Your property as checked in the following box(es):
☐ Certain household items
☒ Motor Vehicle(s)
 1987 PONT GRAND PRI
 2GZGJ11AXH2208975
☐ Other
☐ In Your real estate located at:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
29.94 %	The dollar amount the credit will cost You. \$ 1,570.09	The amount of credit provided to You or on Your behalf. \$ 3,631.01	The amount You will have paid after You have made all payments as scheduled. \$ 5,201.10

You have the right to receive at this time an itemization of the Amount Financed.
☒ I want an itemization.
☐ I do not want an itemization.

Your payment schedule will be:

No. of Payments	Amount of Payments	When Payments are Due
30	\$ 173.37	05/25/2008 1 st PAYMENT DATE
	\$	Maturity Date = 10/25/2010

ASSUMPTION: ☐ If checked, this is a residential mortgage transaction and someone buying Your house may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.
 See Your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

SEE PAGES 1, 2, 3, AND 4 FOR ADDITIONAL TERMS AND CONDITIONS.

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ALABAMA - NET MINI-CODE LOAN NOTE AND SECURITY AGREEMENT

LOAN DATE 04/25/2008	ACCOUNT NUMBER 745	CONTRACT NUMBER	CERTIFICATE #
DEBTOR AND CO-DEBTOR (YOU AND YOUR) Lorene McGhee		CREDITOR/LENDER (FIRST BENEFICIARY) The Money Mart, Inc. PO Box 219 Thorbsy, AL 35171-	

1. **ALTERNATIVE DISPUTE RESOLUTION AGREEMENT:** The Insured acknowledges that the Certificate of Insurance contains an alternative dispute resolution procedure for the settlement of any controversies between The Insured and the insurer. The terms of the Alternative Dispute Resolution Clause are found in the General Provisions of the Certificate. The Insured hereby acknowledges that the agreement of The Insured to the Alternative Dispute Resolution Clause of the Insurance Certificate is a material inducement to the insurer to offer this Certificate of Insurance.

Lorene McGhee
Signature of Primary Borrower

04/25/2008
Date

2. **THE AMOUNT OF THE LOAN AND INTEREST ON THE LOAN:** (check appropriate box below)

☐ (interest bearing) - We are lending you the Total Cash Advance. This is also called the Loan. Interest will be computed on the Total Cash Advance from time to time outstanding, except interest will not accrue on the Account Maintenance Fee. If disclosed in the Amount Financed Itemization, you will also be charged prepaid finance charge in the amounts allowed by the Alabama law. The total of the prepaid finance charge and the interest is the Finance Charge. Interest is calculated every day on the basis of 1/365th of your annual interest rate. Your annual interest rate is 0.00 %.

☒ (pre-computed) - We are lending you the Total Cash Advance. This is also called the Loan. Interest on the Total Cash Advance has been pre-computed and is included in the Total of Payments. If disclosed in the Amount Financed Itemization, you will also be charged prepaid finance charge in the amounts allowed by Alabama law. The total of the prepaid finance charge and the interest is the Finance Charge. You promise to pay to us or to our order the Total Cash Advance by making the monthly payments in the amounts and at the times indicated in the payment schedule, at our office at the address shown or at any other address which we give you. After maturity, interest will be charged at the Annual Percentage Rate excluding prepaid finance charge.

3. **DEFERMENT:** If this loan is pre-computed, a monthly installment may be deferred by agreement of the parties before or after default, and Borrower(s) agree that Lender may collect an additional charge for each full month that any wholly unpaid scheduled payments are outstanding after the due date of each such scheduled payment equal to that proportion of the finance charge which the amount of the deferred monthly scheduled payment bears to the sum of all monthly balances originally scheduled.

4. **LATE CHARGES:** If any payment is past due 10 days or more, a late charge equal to \$0.00 or 5% of the amount of the payment in default, whichever is greater, but not to exceed \$100.00, may be collected.

5. **PREPAYMENT IN FULL REBATE:** Borrower(s) may prepay this loan in full at any time. No portion of real estate points will be refunded. Where an interest surcharge has been charged, and prepayment in full occurs in full within ninety (90) days of the date of the contract, the Creditor shall refund or credit the Borrower with a pro rata portion of the interest surcharge; except that in such event, an amount of no less than \$25.00 may be retained by the Creditor. In the event of renewal, refinancing or repayment in full, the Borrower shall be entitled to a refund or credit of any unearned portion of the Account Maintenance Fee computed in the manner set forth in subsection (c) of Section 5-19-4, Code of Alabama, as of the date of such renewal, refinancing or payment in full.

If this loan is pre-computed, and if the loan is prepaid in full, the Lender shall refund unearned interest by the rule of 78s or sum-of-the-digits method; provided, however, if the original term of the loan is sixty-one (61) months or more, and the loan is prepaid, the Lender shall rebate unearned interest according to the actuarial method; and, provided further, that if the loan is prepaid in full within the first 120 days, the Lender shall rebate unearned interest according to the actuarial method. If prepayment in full is made other than on a scheduled payment date, the nearest scheduled payment date will be used to make the computation. No refund of less than \$1.00 will be made.

6. **SECURITY FOR THIS LOAN:** Borrower(s) hereby grants to Lender a security interest under the Uniform Commercial Code in property described below. This security interest is subject to the provisions contained below, and on the reverse side hereof.

1987 PONTIAC GRAND PRIDEAU 2GZGJ11AXH2208975
1981 BUICK CENTURY 1G4AH69A3BH232796

L. M.

CAUTION - IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

By: *Angela Pulley*
(AGENT FOR LENDER)

Lorene McGhee (BORROWER) (SEAL)

(BORROWER) (SEAL)

(BORROWER) (SEAL)

MCLN - 1 (4/06) ALLEN PRINTING (256) 353-0028

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AMOUNT FINANCED ITEMIZATION

Total of Payments	\$ 5,201.10
Interest	\$ 1,360.09
Total Cash Advance	\$ 3,841.01
Less: Prepaid Finance Charge:	
Real Estate Points	\$ 0.00
Interest Surcharge	\$ 120.00
Account Maintenance Fee	\$ 90.00
Amount Financed	\$ 3,631.01

The Amount Financed will be disbursed

to or for Debtor as follows

Credit Life Insurance Premium*	\$ 76.21
Credit Disability Insurance Premium*	\$ 0.00
Property Ins. (Level Term) Premium*	\$ 0.00
Other Insurance Premium*	\$ 0.00
Motor Vehicle Insurance*	\$ 160.00
Limited Physical Damage Premium*	\$ 0.00
Single Interest Insurance Premium*	\$ 160.00
Non-Filing Insurance*	\$ 0.00
Official Filing Fee	\$ 0.00
Sub-Total	\$ 236.21
Balance Old Account	\$ 3,567.70
Late Charge Previous Account	\$ 8.56
Interest Refund	\$ 150.29
Interest Surcharge Refund	\$ 0.00
Account Maintenance Fee Refund	\$ 24.00
Credit Life Insurance Refund	\$ 5.02
Credit Disability Insurance Refund	\$ 0.00
Property Insurance Refund	\$ 0.00
Other Insurance Refund	\$ 0.00
Accrued Interest Due	\$ 0.00
Motor Vehicle Insurance	\$ 0.00
Limited Physical Damage Refund	\$ 0.00
Single Interest Insurance Refund	\$ 2.15
Net Amount of Payoff	\$ 3,394.80

OTHER AMOUNTS ADVANCED TO DEBTOR AND/OR PAID TO OTHERS ON HIS BEHALF:

To	\$ 0.00
To	\$ 0.00
To	\$ 0.00
Cash Received by Debtor	\$ 0.00

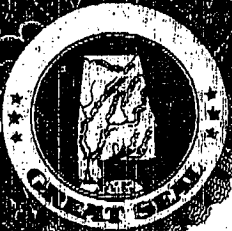
* Borrower acknowledges that lender has a financial interest in the sale of insurance and motor club membership by virtue of commission income which it may receive.

Borrower acknowledges the existence of a separate Alternative Dispute Resolution Agreement signed concurrently with the loan agreement and specifically agrees to its terms.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

The Borrower(s) acknowledge receipt of a completely filled-in copy of this document.

SEE OTHER SIDE FOR ADDITIONAL TERMS AND CONDITIONS.



STATE OF
ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

01128

TITLE NO. 35652176
VEHICLE IDENTIFICATION NUMBER 1G4AH69A3BH232796
TRANS. CODE 04
DATE ISSUED 04/20/2006
YR. MODEL 1981
MAKE BUIC
MODEL CENTURY
BODY TYPE 4D
PREV AL TITLE NO. 18344513
CYL 06
NEW XX
USED
DEMO
PURCHASE DATE 06/22/1995
NO. LIENS 1
COLOR BRO
ODOMETER EXEMPT

NAME(S) AND MAILING ADDRESS OF OWNER(S)
MCGHEE LORENE

MAIL TO

THE MONEY MART INC
P O BOX 219
THORSBY AL 35171-0219

RESIDENT ADDRESS IF DIFFERENT

(LEGENDS)

1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE 03/28/2006
THE MONEY MART INC
P O BOX 219
THORSBY AL 35171

2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

RELEASE OF LIEN
The holder of lien on the vehicle described
in this Certificate does hereby state that the
lien described in said Certificate of Title is
released and discharged.

First Lienholder

By Signature of Authorized Agent

Date

Second Lienholder

By Signature of Authorized Agent

Date

CONTROL NUMBER

32740032

This certificate serves as an official document of the Department of Revenue and prima facie evidence that an application for certificate of title has been made for the vehicle described herein, pursuant to the provisions of the Motor Vehicle laws of this state, and the applicant named on the face hereof has been duly recognized as the lawful owner of the vehicle so described. Further, the said vehicle is subject to the security interest by lien(s) shown herein, if any. But, said described vehicle may be subject to a mechanic's lien or a lien given by statute to the United States, this State or any political subdivision of this State or other encumbrances not required to be filed with this Department.



STATE OF
ALABAMA
DEPARTMENT OF REVENUE

CERTIFICATE OF TITLE FOR A VEHICLE

01427

TITLE NO.
35652177

VEHICLE IDENTIFICATION NUMBER
262GJ11AXH2208975

TRANS. CODE
04

DATE ISSUED
04/20/2006

YR. MODEL
1987

MAKE
PONT

MODEL
GRAND PRI

BODY TYPE
20 PREV. AL. TITLE NO.
35246717

CYL
06

NEW

USED
XX

DEMO.

PURCHASE DATE
04/10/2004

NO. LIENS
1

COLOR
BLU

ODOMETER
EXEMPT

NAME(S) AND MAILING ADDRESS OF OWNER(S)

MCGHEE LORENE

MAIL TO

**THE MONEY MART INC
P O BOX 219
THORSBY**

AL 35171-0219

RESIDENT ADDRESS IF DIFFERENT

LEGEND(S)

1ST LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

**THE MONEY MART INC
P O BOX 219
THORSBY**

03/28/2006

2ND LIENHOLDER'S NAME, ADDRESS AND LIEN DATE

AL 35171

RELEASE OF LIEN
The holder of Lien on the vehicle described
in this Certificate does hereby state that the
lien described in said Certificate of Title is
released and discharged.

First Lienholder

By _____
Signature of Authorized Agent

Date _____

Second Lienholder

By _____
Signature of Authorized Agent

Date _____

CONTROL NUMBER

32740031

This certificate serves as an official document of the Department of Revenue and prima facie evidence that an application for certificate of title has been made for the vehicle described herein, pursuant to the provisions of the Motor Vehicle laws of this state, and the applicant named on this form has been duly recorded as the lawful owner of the vehicle so described. Further, the said vehicle is subject to the security interest by lien(s) shown herein, if any. But, said described vehicle may be subject to a mechanic's lien or a lien given by statute to the United States, this State or any political subdivision of this State or other encumbrances not required to be filed with this Department.

ANY ALTERATION OR FALSIFICATION OF THIS TITLE